

Debtor1 William Poliak Document Page 1 of 4Debtor 2 Tawnya Poliak
(Spouse, if
filing)United States Bankruptcy Court for the : WESTERN District of
Pennsylvania

(State)

Case number 16-22252-CMB**Form 4100R**
Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationName of creditor: US BANK NA - TRUSTEECourt claim no. (if known): 4-2Last 4 digits of any number you use to identify the debtor's account: 5520Property address: 1039 RED OAK DR
Number StreetHARRISON CITY, PA 15636
City State ZIP Code**Part 2: Prepetition Default Payments**

Check one:

☒ [X] Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim☐ [] Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____**Part 3: Postpetition Mortgage**

Check one:

☒ [X] Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.The next postpetition payment from the debtor(s) is due on: 09/01/2019
MM/DD/YYYY☐ [] Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$ _____

b. Total fees, charges, expenses, escrow and costs outstanding:

+ (b) \$ _____

c. Total. Add lines a and b.

(c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM/ DD/ YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/Lauren B. Karl
Signature

Date 06/28/2019

Print Lauren Berschler Karl Title Authorized Agent
First Name Middle Name Last Name

Company RAS Citron, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address PO Box 305
Number Street

Ingomar, PA 15127
City State ZIP Code

Contact 973-575-0707x 1340 Email lkarl@rascrane.com

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

IN RE:

**William Poliak
And
Tawnya Poliak
Debtors.**

_____ /

**Ronda J. Winnecour, Esquire
Trustee/Movant**

v.

**US Bank NA -Trustee
Respondent**

_____ /

CHAPTER 13

CASE NO.: 16-22252-CMB

Related to Doc. No. 88

Claim No. 4-2

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on June 28, 2019, that the foregoing Response to Notice of Final Cure was filed with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

COREY J.SACCA, EQUIRE
BONONI & COMPANY
20 NORTH PENNSYLVANIA AVE
GREENSBURG, PA 15601

RONDA J. WINNECOUR , ESQUIRE
SUITE 3250, USX TOWER
600 GRANT STREET
PITTSBURGH, PA 15219

OFFICE OF THE UNITED STATES TRUSTEE
LIBERTY CENTER.
1001 LIBERTY AVENUE, SUITE 970
PITTSBURGH, PA 15222

WILLIAM POLIAK
1039 REDOAK DRIVE
HARRISON CITY, PA 15636

TAWNYA POLIAK
1039 REDOAK DRIVE
HARRISON CITY, PA 15636

RAS CITRON, LLC

By: /s/ Lauren B. Karl
Lauren B. Karl, Esquire
PA Bar Number 88209
PO Box 305
Ingomar, PA 15129
Telephone: 973-575-0707 x 1340
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